

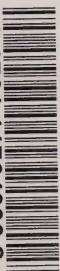
22
series of guides to Federal services for citizens

Health and Social Security

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Health and Social Security

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Introduction

About 150 different departments, agencies, commissions, boards, councils, Crown corporations, and other organizations make up the Federal Government of Canada. Together, their programs and services concern all Canadians either directly or indirectly.

This brochure is one of a series published by Information Canada to let you know about those programs and services of which you may not be aware, but which nevertheless could be of particular benefit to you. Just as the federal government exists to provide services to Canadians, Information Canada exists to tell you about them.

While nearly all of the programs described are offered by the federal government, certain services administered by the provinces have been included. In each case the source of information is given.

And while the majority of these same programs are aimed at the individual, a few are aimed at small groups. (A separate Secretary of State department publication lists all available federal grants to groups and associations.)

For information on any federal program, service or publication, contact one of the Information Canada centres listed in the "Sources of Information" section.

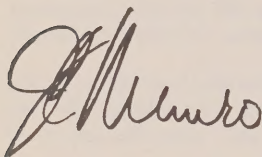
Edited from existing material, each brochure in the series deals with a different category of services, such as youth, immigration, citizenship, health and social services and senior citizens. To find specific information on the service in which you are interested, simply consult the table of contents at the beginning of the brochure. In other words, if you are faced with a given problem, the series is a practical guide to federal assistance or information.

It is not a duplication of material available through other government information sources, but is a new compilation of programs and services under headings that correspond to needs or activities, rather than department or government organization. For example, the brochure entitled "Youth" describes services

offered by the Department of Finance, the Secretary of State, the National Research Council and the Department of Manpower and Immigration.

Subsequent editions of this series will detail possible changes and additions to existing programs and services. The format, and the number and nature of topics included are all subject to change in the light of comments from our readers. Please forward any remarks to Communication Services, Information Canada, 171 Slater St., Ottawa, Ont. K1A 0S9.

The facts and figures in this brochure, all verified by the organizations concerned, apply as at July 1, 1973*. However, by contacting the sources indicated you will be advised of current regulations that may apply at the time of your enquiry.

A handwritten signature in dark ink, appearing to read 'J. Munro'. The signature is stylized with a large, looping initial 'J' and a series of connected, slightly slanted letters for the surname 'Munro'.

John Munro
Minister of Labour
Minister responsible for Information Canada

*To ensure that the information presented in this brochure is as accurate and current as possible, a number of last-minute changes were made to reflect new legislation, etc.

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Health

Health Protection

Through a cross-Canada network of five regional offices and 26 district offices and laboratories, the Department of National Health and Welfare, also known as Health and Welfare Canada, ensures that food, drugs, cosmetics and medical devices meet the standards of quality and safety established by the Food and Drugs Act.

Food

The department regularly inspects food processing establishments to check on amounts of chemical additives, see that levels of pesticide residues do not constitute a danger to health or offer advice on packaging materials. In addition to its inspection duties, the department also looks into consumer complaints on the safety of certain foods. The experimental marketing of new products in Canada must be authorized by Health and Welfare.

Drugs

Drugs are subject to the same close scrutiny during regular inspections of pharmaceutical plants to make sure they comply with regulations governing drug composition, quality control procedures, employment of qualified personnel and maintenance of records. Each plant must also have a system for the complete and rapid recall of any batch of drugs already on the market.

Cosmetics and medical devices

As with foods and drugs, all cosmetics and medical devices must be approved by the department and are subject to periodic inspections.

The Food and Drugs Act, one of the most advanced pieces of legislation of its kind in the world, prohibits the advertising of any food, drug, cosmetic or medical device as a cure, treatment or preventive for certain diseases.

Medical Services

Indians and Eskimos

While Indians and Eskimos living in the provinces or the Territories receive the usual benefits of provincial medical care and hospital insurance programs, Health and Welfare supplies the following supplementary services when required: transportation to clinics, health centres or hospitals; drugs; prostheses; dental care; care for children; immunization; school health services; health education; pre- and postnatal clinics and well-baby clinics.

The department also provides funds to Indian organizations for educational programs in the areas of family planning, prevention of venereal disease and to combat alcoholism and drug abuse.

Doctors, nurses and other health professionals attached to the department work in hospitals, nursing stations and health centres serving the 260 Indian communities scattered across the country.

Yukon and Northwest Territories

As with the other provinces, the federal government shares with the Yukon and Northwest Territories the cost of medical care and hospital insurance plans. But in addition, National Health and Welfare has set up a comprehensive health program adapted to the conditions of the far north. Facilities include four hospitals, six clinics and 66 health centres, with an organized system of transportation for bringing patients from isolated communities to the nearest medical centre. Through contracts with various universities these medical centres can get the services of specialists and medical students.

Quarantine stations

The department maintains quarantine stations at all major ports of entry where anybody coming into the country is checked for immunization against smallpox, cholera, yellow fever, plague, typhus and relapsing fever, and provides the

necessary vaccines for Canadians leaving the country.

The department also inspects health conditions in federal ports, stations, terminals and airports and on ships, aircraft and interprovincial means of transport.

Services to immigrants

The department is responsible for determining the health status of all applicants for immigration to Canada. It also provides medical treatment for immigrants who become ill en route or while seeking employment here.

Services to federal government employees

The department maintains 81 clinics for federal employees and if necessary, provides health services for public servants working abroad.

Prosthetic services

Twelve clinics providing artificial limbs for citizens who require them are equipped and operated by the department.

Medical Research

Federal government expenditures for health science research total millions of dollars annually. About two-thirds of this amount is channelled through the Medical Research Council, while the remainder is distributed by National Health and Welfare. With few exceptions, research is carried out in universities and the establishments and hospitals associated with them.

Health Insurance

Under the Medical Care Insurance Program in effect since July 1, 1968, the federal government pays 50 per cent of the national cost of medical services covered by provincial health insurance plans. These include all medically required services, and some provided by dental surgeons in a hospital.

For more information, contact the health insurance service in your province.

Hospital Insurance

Provincial hospital insurance programs, operating in all the provinces and Territories since 1961, cover 99.5 per cent of Canada's population. Costs are shared by the federal government and the provinces.

Hospital services provided under these plans include accommodation, meals, necessary nursing care, diagnostic examinations, pharmaceutical products, use of operating and delivery rooms, anaesthetic services and, where these exist, radiotherapy and physiotherapy services.

Under some plans, outpatients may be eligible for similar services. In other cases, they are covered only for certain specified services.

Hospitals and sanatoria for tuberculosis patients, hospitals and institutions for the mentally ill and custodial care establishments such as homes for the aged, do not come under the hospital insurance programs. These programs do, however, reimburse institutions offering acute, chronic, general and convalescent care.

For more information, contact the hospital insurance service in your province.

Other Programs

Nutrition

In 1969 and again in 1972, National Health and Welfare, in cooperation with the provinces, conducted two broad surveys on the eating habits of Canadians. These Nutrition Canada studies will serve as the basis for future programming by the department in this area.

Smoking and health

National Health and Welfare has administered an educational program on the health risks of cigarette smoking since 1963. The department hopes to encourage people to quit by letting them know the results of scientific research on the subject, i.e., the relationship between smoking and lung cancer, chronic bronchitis and coronary heart disease.

Drug Quality Assessment Program (QUAD)

The objective of the QUAD program is to provide information about drugs now on the market and thus enable members of the health professions to decide, on the basis of scientific and technical facts, which drug should be prescribed or dispensed.

In other words, the program aims to determine whether competing brands of drugs are clinical equivalents, if so, compare their prices and pass on the data to health professionals who can then choose between two drugs of similar composition but different price.

The QUAD program has four key components:

- chemical analysis of drugs
- evaluation of manufacturing capabilities
- measurement of clinical effectiveness
- publication of these data and price comparisons of various brands in the bulletin "QUAD", available at all Information Canada bookstores (see "Sources of Information").

Non-medical use of drugs

A comprehensive national program to combat the non-medical use of drugs has been set up by National Health and Welfare to include research into drug abuse, expansion of services for analyzing drugs, developing new methods of handling drug-created problems, and a national information program.

Free brochures on drugs are available at any Information Canada bookstore (see addresses under "Sources of Information") or by writing to the address below.

And for more information on any of the programs described in this section also write to:

Information Directorate
Department of National Health and Welfare
Brooke Claxton Building
Ottawa, Ont. K1A 0K9

Health and Welfare

Student Summer Employment Programs

(these are of a temporary nature and may be changed or disbanded)

Research on drug abuse

Under this program, a number of students can participate during

the summer in research work conducted under the supervision of scientists at universities and other research institutions across Canada. They are employed directly by the institutions conducting the research.

Support for street agencies

Students employed under this program work with street agencies providing services to youth with drug-related problems. Some of the students hired come from upper high school levels, but most are from university. All students hired must have demonstrated their knowledge and interest in drug-related problems through volunteer experience with agencies. For more information, write to the following address:

Street Agency and Drug Research
Non-Medical Use of Drugs Directorate
Health Protection Branch
Department of National Health and Welfare
Ottawa, Ont. K1A 1B6

Social Security

Housing

Central Mortgage and Housing, a Crown corporation responsible for administering the National Housing Act, serves the public in two ways:

—**Indirectly**, by insuring loans granted by approved lenders, generally chartered banks, caisses populaires, life insurance companies and loan or trust companies. A complete list of approved lenders can be obtained by writing to the Head Office of the Central Mortgage and Housing Corporation or to one of its numerous branch offices across the country. (See list at end of this section.)

—By granting loans **direct** to the purchasers of new or existing housing. These people generally live in areas far from large urban centres and not served by approved lenders.

In both cases, the loan terms are the same:

Mortgage Loans for New Home Ownership

Amount: Up to 95 per cent of the total market value of the property, to a maximum of \$30,000. CMHC determines the amount after examining plans and specifications for the house and the area where it is to be built.

Repayment Period: Ordinarily 25 years, but can be extended to 40.

Monthly Instalments: These include principal, interest and an amount equal to 1/12 of the annual municipal taxes on the property.

Ratio of Payments to Income: Monthly payments must not exceed 30 per cent of the total gross income of borrower and spouse over a 12-month period.

Down Payment: The buyer must be able to provide five per cent of the value of the house. This can take the form of cash, work done by the buyer to develop the property, or land.

Interest: This is determined by the terms of the contract between the borrower and the approved lender.

Application Fee: Upon applying for a loan, the borrower pays CMHC a fee of \$35 to help defray the costs of examining plans and specifications, working out the loan value and making inspections during construction. These inspections ensure that the house is being built to comply with the plans and specifications, and housing standards prescribed by the National Research Council.

Mortgage Loans for Existing Housing

Amount: Up to 95 per cent of the market value of an existing house, to a maximum of \$23,000, for its purchase, refinancing, improvement or sale, provided the house is not to be rented out.

The terms for these loans are described under "Mortgage Loans for New Home-ownership". The amortization period cannot exceed the remaining useful life of the property.

Home Improvement Loans

Available only through chartered banks, these loans are for the enlargement, repair and renovation of houses. They are guaranteed by CMHC provided the borrower pays a fee of one per cent of the amount of the loan.

Amount: The maximum loan available is \$4,000 for a one-family dwelling or \$4,000 for the first unit of a duplex, semi-detached or multiple-family dwelling, plus \$1,500 for each additional unit.

Repayment Period: A maximum of 10 years.

Winter Warmth

(this is a temporary program that could be changed or disbanded)
Under the Central Mortgage and Housing Corporation's Winter Warmth program, grants are given to Métis and non-status Indian associations to buy the necessary materials for home renovations. Manpower is supplied through the federal government's Local Initiatives Program (LIP).

For further information on the Winter Warmth program, write to the Métis association of your province or to your nearest CMHC office.

Headquarters, Regional and Local Offices, Resident Inspectors

The Central Mortgage and Housing Corporation has offices in most large cities in Canada where staff members can provide information on housing and accommodation. CMHC also makes available to the public a large number of publications providing information and counselling on getting mortgage loans and on the selection, construction and improvement of houses.

For more information, write to:

Central Mortgage and Housing Corporation
Head Office
Montreal Road
Ottawa, Ont. K1A 0P7

or any one of the regional CMHC offices located in Halifax, Montreal, Toronto, Winnipeg and Vancouver, or any one of the local CMHC offices located in the following cities:

Maritimes

Bathurst, Charlottetown, Corner Brook, Fredericton, Gander, Halifax, Moncton, St. John's, Sydney.

Quebec

Chicoutimi, Hull, Montreal, Quebec, Rimouski, St-Lambert, Sept Iles, Sherbrooke, Trois-Rivières, Val d'Or.

Ontario

Barrie, Elliot Lake, Hamilton, Kingston, Kitchener, London, North Bay, Oshawa, Ottawa, Owen Sound, Peterborough, St. Catharines, Sarnia, Sault Ste. Marie, Sudbury, Thunder Bay, Timmins, Toronto, Windsor.

Manitoba, Saskatchewan, Alberta, Northwest Territories
Brandon, Calgary, Edmonton, Grande Prairie, Lethbridge, Red Deer, Regina, Saskatoon, The Pas, Winnipeg, Yellowknife.

British Columbia

Campbell River, Cranbrook, Kamloops, Kelowna, New Westminster, Prince George, Trail, Vancouver, Victoria, Whitehorse.

The CMHC also has resident inspectors in Belleville and Cornwall, Ontario and in Thompson, Manitoba.

Family Allowances

Quebec administers its own family allowance plan, which differs from the federal scheme. For more information, contact the nearest office of Quebec's Department of Social Affairs.

The federal government's family allowance program is designed to supplement family income for the purpose of child maintenance. The present rate is an average of \$12 a month, non-taxable, for each child. Approval of proposals now before Parliament will increase the rate to \$20 a month per child, effective January 1, 1974. This allowance will be taxable.

For a family to receive the allowance, children under 16 must

- a. have been born in Canada or have lived here for one year, or
- b. be a Canadian resident whose father or mother lived here for three years before his or her birth.

School age children must obey provincial school attendance regulations.

Family allowances are paid each month to the mother, or to the person taking her place.

The federal government also pays immigrants an assistance grant of the same amount for every child under 16 admitted to Canada as a permanent resident. This grant is paid during the first year of residence in Canada when the child is not yet entitled to the regular family allowances.

Youth Allowances

A youth allowance of \$10 a month is paid for each child aged 16 or 17 who attends an educational institution, or who is unable to attend such an institution because of physical or mental infirmity. The plan applies throughout Canada, except in the Province of Quebec, which has its own equivalent.

For more information on family and youth allowances, contact your regional office of the Department of National Health and Welfare (see addresses further on).

Shared Cost Welfare Programs of the Federal and Provincial Governments

The Canada Public Assistance Plan.

This program applies to needy persons who are not eligible for benefits under the Canada Pension Plan (see also brochure "Senior Citizens") and people whose benefits don't meet their needs. To find out if you are entitled to supplementary assistance, contact your provincial social welfare department.

Through the Canada Public Assistance Plan, the federal government shares the cost of the following assistance programs and related services administered by provincial governments:

- care: medical attention, surgery and hospitalization; dental and sight care (dentures and glasses); pharmaceutical products and prostheses, as well as miscellaneous health care;
- assistance to mothers of families with dependent children;
- social welfare institutions: the maintenance of needy persons in social welfare institutions, such as homes for the aged, rest homes, centres for unmarried mothers, and special institutions for children;
- social welfare services: rehabilitation, individual social work, orientation and evaluation, adoption services, home visiting, and day care.

Day care services include out-of-the-home care and supervision of children of all ages, for all or part of the day, on a regular or intermittent basis.

Single parent families, families where the mother works outside the home, families where the mother is studying, or families where the mother is at home but requires relief from child-caring duties for various reasons all have a particular need for day care services.

Types of day care. There are two main types: group and family.

Within the group category are day care centres which care for five children or more on an all-day basis, year-round; nursery schools which usually provide a half day program during the school year; lunch and after-school programs where

children go before and after school hours and at lunch time and drop-in programs which provide drop-in or babysitting programs to give care as needed.

Family day care services for children of all ages are provided in homes chosen by a social agency or the parents themselves.

Financing. While day care services are operated by a province, a municipality or a private organization and the provinces set day care standards, the federal government covers 50 per cent of provincial and municipal expenditures for shareable costs of day care services for low-income families. This only ongoing federal support of day care services is given through the Department of National Health and Welfare and its Canada Assistance Plan.

The rest of the funding comes from parents' fees, determined by family income and responsibilities, private sources such as social agencies, churches, United Way, etc., and from most provinces.

National Health and Welfare also administers a Welfare Grants Program which has sponsored special research and demonstration projects in the day care field.

For more information about day care services, contact your community social planning council, municipal or provincial welfare department or United Way headquarters.

For more information on any of the above mentioned shared-cost programs and services, contact the health or social welfare department of your province.

Family planning

The federal government's family planning service, set up in 1972, includes an information service and a program of subsidies to provincial and municipal agencies, as well as universities and voluntary organizations concerned with family planning.

The family planning centre in your neighborhood has further information.

Vocational rehabilitation of the handicapped

A variety of special services are provided to the handicapped by the Department of Manpower and Immigration, through the provinces. These include medical, social and vocational assessment, professional counselling, providing prostheses, vocational training or upgrading, rehabilitation services and allowances,

work conditioning, and providing tools, books and equipment necessary for employment.

For more information, contact your nearest Canada Manpower Centre.

Unemployment Insurance

N.B. The information in this section is only a broad outline of the Unemployment Insurance Act. For further information, contact the Unemployment Insurance Commission office in your area. UIC offices are listed in the telephone directory.

Some definitions

UIC Unemployment Insurance Commission

Claimant unemployed worker who applies for or receives benefits;

Benefit allowance paid to an unemployed worker by the Unemployment Insurance Commission;

Insured Week week of employment for which a worker received a salary from which the employer deducted an unemployment insurance premium. The employee's salary must be at least \$32 per week (or 20 times the provincial minimum hourly wage);

Qualifying Period normally the period of 52 weeks preceding the application for benefit.

What is Unemployment Insurance ?

Unemployment insurance is, as its name suggests, an insurance plan to protect insured workers against unemployment. As with all other insurance plans it also contains clauses which insured workers must respect if they wish to be entitled to benefit.

Canada's unemployment insurance plan thus offers protection to workers who have lost their jobs, by paying them weekly benefits during a specified period.

What employees can participate in the unemployment insurance plan?

Unemployment insurance coverage was expanded greatly on January 2, 1972, so that it is now almost universal. With very few exceptions, all employees who earn at least \$32 per week (or 20 times the provincial minimum hourly wage) participate in the unemployment insurance plan.

People 70 years of age and over and people between the ages of 65 and 69 who are eligible for Canada Pension Plan or Quebec Pension Plan benefits may not participate in the unemployment insurance plan.

Who participates and how?

The employee, his or her employer and the federal government all contribute premiums to the unemployment insurance plan. The employee's premium is deducted directly from his or her salary every week, as are union dues, pension plan contributions, health insurance contributions, etc.

Separation and filing a claim

A worker who loses his or her job should fill out the Unemployment Insurance Commission forms as soon as possible.

These forms are available at all Canada Manpower Centres, post offices and Unemployment Insurance Commission offices. You can also obtain them by telephoning or writing your nearest UIC office. **It is not necessary to appear in person.**

To qualify for benefit, an employee must

- be unemployed and experiencing an interruption of earnings;
- have accumulated a minimum of eight insured weeks during the qualifying period;
- not have applied for a pension under the Canada Pension Plan or the Quebec Pension Plan and be less than 70 years old. (See "What employees can participate in the Unemployment Insurance plan?" above.)

To remain entitled to benefit, an employee must

- be prepared to work at any time and be physically capable of doing so. (An exception is made for the cases of illness and maternity outlined below);
- make regular, reasonable efforts to find a new job.

Entitlement to benefit ceases the month a person reaches the age of 70 or applies for a government pension.

Strikes and lockouts

A worker who is unemployed because he or she is on strike or involved in a lockout cannot draw unemployment insurance for the duration of the work stoppage.

Waiting period

As a general rule, claimants, whatever category they are in, do not receive benefits for the first two weeks of unemployment, following application for benefit. These two weeks are known as the **waiting period**.

Disqualification

A worker who is dismissed from his or her job because of misconduct, leaves voluntarily or refuses suitable employment without just cause will be disqualified from three benefit payments, in addition to not receiving benefits during the two-week waiting period. The worker may subsequently be entitled to benefit, provided he or she can prove willingness to work at any time.

Categories of claimant

The Unemployment Insurance Commission distinguishes between two categories of claimant:

- major attachment claimants:** workers who, at the time of applying for benefit, have accumulated 20 or more insured weeks during the qualifying period.
- minor attachment claimants:** workers who, at the time of applying for benefit, have accumulated between eight and 19 insured weeks during the qualifying period.

Privileges of major attachment claimants (those who have accumulated at least 20 weeks of insured employment during the qualifying period)

Initial benefit period—The initial benefit period starts with the beginning of the waiting period and ends after 29 weeks, unless the claimant has received all the benefits to which he or she is entitled for that period, namely 15 weeks' benefit (or 12 weeks' benefit if the claimant has been disqualified—see "Disqualification" above). Each week for which a payment has been made, regardless of the amount, counts as a benefit week.

Termination of employment caused by a shortage of work—Claimants who meet certain conditions may receive advance payments. Such payments are for the three benefit

weeks immediately following the waiting period. The claimant is entitled to the full amount even if he or she finds work during these three weeks.

Termination of employment caused by illness or injury—As a general rule, a major attachment claimant whose earnings are interrupted as a result of illness or injury may receive up to 15 weeks' benefit if the claimant proves to the commission's satisfaction that he or she is really incapable of working.

Anyone entitled to workmen's compensation for total temporary disability or receiving full salary while on sick leave is not eligible for benefit.

However, if the claimant is receiving benefits from a group insurance policy that are less than the unemployment insurance benefits, he or she may claim the difference. However the difference claimed each week, whatever the amount, counts as a weekly benefit.

A claimant who decides to delay application for unemployment insurance benefit until he or she has exhausted sick leave or group insurance benefits, and is still ill, may be exempted from the waiting period.

If the claimant has not recovered after 15 benefit weeks, the benefits are interrupted until he or she is able to work. Upon recovery, the person may be entitled to regular benefit.

Termination of employment caused by pregnancy—To be eligible for maternity benefits, a claimant must have at least 10 weeks of insured employment between the 30th and 50th weeks preceding her expected date of confinement. If the claimant received benefits during this period, these will count as weeks of insured employment for purposes of calculating the 10 weeks required for entitlement to maternity benefits.

Maternity benefits are normally payable during the eight weeks preceding the expected date of confinement, during the week of confinement and during the six weeks which follow the actual date of confinement (maximum of 15 benefit weeks). After the final six-week period, the claimant may be eligible for regular benefits if she is still unemployed, physically capable of working and prepared to accept any suitable employment.

In summary, a major attachment claimant may receive benefits (maximum of 15 weeks) during the initial period if he or she ceases working because of a shortage of work, illness (or injury) or pregnancy.

Re-establishment of the initial benefit—If a claimant is still unemployed after receiving the 15 initial benefits, he or she may receive up to 10 additional benefits, provided, of course, the person is capable of working, available for work and proves that reasonable efforts to find work have been made. The length of the re-established initial period may never exceed 10 weeks.

Extended benefit—The number of benefits the claimant may receive during the extended period depends on the number of premiums paid during the qualifying period (see Table 1), the national rate of unemployment where it exceeds 4 per cent and the difference between the regional and national unemployment rates.

Table 1: number of benefit weeks to which a major attachment claimant is entitled during the extended period, based on the number of insured weeks worked during the qualifying period.

Weeks of insured employment	Extended benefit period*
20 weeks	2 weeks
21-22 weeks	3 weeks
23-24 weeks	4 weeks
25-26 weeks	5 weeks
27-28 weeks	6 weeks
29-30 weeks	7 weeks
31-32 weeks	8 weeks
33-34 weeks	9 weeks
35-36 weeks	10 weeks
37-38 weeks	11 weeks
39-40 weeks	12 weeks
41-42 weeks	13 weeks
43-44 weeks	14 weeks
45-46 weeks	15 weeks
47-48 weeks	16 weeks
49-50 weeks	17 weeks
51-52 weeks	18 weeks

*The number of consecutive weeks during which these benefits can be paid.

Privileges of minor attachment claimants (those who have accumulated between eight and 15 weeks of insured employment during the qualifying period)

Initial benefit—The number of weekly benefits a minor attachment claimant may receive during the initial benefit

period depends on the number of premiums paid during the qualifying period. This number may vary from eight to 12, spread out over a maximum of 26 weeks. (See Table 2.)

A minor attachment claimant who loses his or her job because of illness or injury is not eligible for unemployment insurance benefits during the period when he or she is unable to work. However, a claimant who becomes ill while drawing the initial benefits may continue to do so until the end of the initial benefit period. Even if a claimant who is pregnant proves that she is capable of working and willing to work, she is not entitled to the maternity benefits which begin eight weeks before the expected date of confinement.

Table 2: table of the benefits payable to minor attachment claimants during the initial period

Weeks of insured employment	Weeks of benefit	Benefits can be spread over*
8 to 15 weeks	8 weeks	18 weeks
16 weeks	9 weeks	20 weeks
17 weeks	10 weeks	22 weeks
18 weeks	11 weeks	24 weeks
19 weeks	12 weeks	26 weeks

*If a claimant goes back to work before using up all the entitlement, he or she can hold the unused entitlement for this period in case of becoming unemployed once again.

Retirement

UIC pays a retirement benefit equal to three weekly benefits to any major attachment claimant who, at the time of submitting an application, is 70 years old and has applied for a government pension. This benefit is payable in a lump sum. There is no waiting period.

The purpose of this benefit is to bridge the gap between regular earnings from employment and the receipt of Canada or Quebec Pension Plan payments.

Illness, injury, pregnancy

See "Privileges of major attachment claimants" and "Privileges of minor attachment claimants" above.

Income tax

All benefits count as taxable income and are subject to deductions at source. In other words, when a claimant receives his or

her weekly unemployment insurance cheque, the tax has already been deducted.

Rate of benefit

Claimants without dependents—If the claimant has no dependents, the benefit rate is $66\frac{2}{3}$ per cent of his or her average insurable earnings in the qualifying period. This rate applies to all the claimant's benefits.

Claimants with dependents—If the claimant has one or more dependents and earns \$50 per week or less, the weekly benefit rate is 75 per cent of his or her average insurable earnings during the qualifying weeks. This rate applies to all the claimant's benefits.

If the claimant earns more than \$50 per week, the benefit rate is $66\frac{2}{3}$ per cent of his or her average insurable earnings during the qualifying weeks for the initial and re-established benefit periods. The benefit rate for the extended period is 75 per cent of his or her average insurable earnings in the qualifying weeks.

Annual readjustment of premium rates, maximum insurable weekly earnings and maximum benefit

Pursuant to the Unemployment Insurance Act, UIC has set the following premium rates effective January 1, 1974:

- Employees must contribute 1.43 per cent of their insurable earnings. This means that an employee who earns \$100 per week has to pay a weekly premium of \$1.43, compared with \$1 in 1973.
- The corresponding employer's premium for the same employee earning \$100 per week has been raised from \$1.40 to \$1.96.

The maximum insurable weekly earnings has been increased to \$170. It was \$160 in 1973.

The maximum benefit payable to a claimant is \$113, compared with \$107 in 1973.

Claimant assistance program

The Unemployment Insurance Commission provides claimants with a counselling service to help them solve their social and financial problems and to refer them to agencies capable of helping them find a new job.

Claimants may take advantage of this program on request or at the invitation of the UIC.

In certain cases, a claimant may take retraining courses under the Canada Manpower Training Program (described in the "Employment and Immigration" brochure of this series) while receiving unemployment insurance benefits. Authorization to do this is given when the claimant is interviewed by an Unemployment Insurance Commission officer.

Unemployment Insurance Commission Offices

(This list gives the main offices and their branches; it does not include mobile offices.) (B): branch or sub-office.

Newfoundland

Corner Brook, St. John's.

Prince Edward Island

Charlottetown (B), Summerside (B).

Nova Scotia

Amherst (B), Bridgewater (B), Halifax, Kentville (B), New Glasgow (B), Sydney, Truro (B), Yarmouth (B).

New Brunswick

Bathurst, Campbellton (B), Edmundston (B), Fredericton (B), Newcastle (B), Saint John (B), St. Stephen (B).

Quebec

Alma (B), Baie-Comeau, Chandler, Chicoutimi, Drummondville (B), Granby (B), Hull, Joliette (B), La Malbaie (B), Laval, Lévis (B), Longueuil, Matane (B), Mont Laurier (B), Montreal (2120 Sherbrooke St. East; 9275 Clark St; 110 Place Crémazie), Quebec, Rimouski, Rivière-du-Loup, Roberval (B), Rouyn, St-Georges (B), St-Hyacinthe (B), St-Jean (B), St-Jérôme, Ste-Thérèse (B), Sept-Iles (B), Shawinigan (B), Sherbrooke, Sorel (B), Trois-Rivières, Val d'Or (B), Valleyfield (B), Victoriaville (B), Verdun.

Ontario

Barrie, Belleville (B), Brampton (B), Brantford (B), Chatham (B), Cornwall, Etobicoke (B), Galt (B), Guelph (B), Hamilton (20 Hughson St. South; 845 Upper James St.), Kapuskasing (B), Kenora (B), Kingston, Kirkland Lake (B), Leamington (B), London, Niagara Falls (B), North Bay (B), Oakville (B), Oshawa, Ottawa, Owen Sound (B), Pembroke (B), Peter-

borough (B), Port Credit (B), St. Catharines, Sarnia (B), Sault Ste. Marie, Sudbury, Thunder Bay, Timmins, Toronto (1384 St. Clair Ave. West (B); 75 The Donway West; 2451 Danforth Ave. (B); 180 Wellington St. West), Toronto-Scarborough (B), Waterloo, Welland (B), Weston (B), Windsor.

Alberta

Calgary, Edmonton, Grande Prairie (B), Lethbridge (B), Medicine Hat (B), Red Deer (B).

Saskatchewan

Lloydminster (B), Moose Jaw (B), North Battleford (B), Prince Albert (B), Regina, Saskatoon, Yorkton (B).

Manitoba

Brandon (B), The Pas (B), Winnipeg.

British Columbia

Burnaby, Castlegar (B), Chilliwack (B), Commercial (B), Kamloops, Kelowna, Nanaimo (B), New Westminster, Penticton (B), Prince George, Richmond (B), Vancouver, Victoria.

Yukon

Whitehorse (B).

Veterans Benefits

The continuing benefits of the Veterans Charter (as opposed to those that are time-expired) are the responsibility of five veterans affairs agencies: Department of Veterans Affairs, Canadian Pension Commission, Pension Review Board, Bureau of Pension Advocates and the War Veterans Allowance Board. Most of these benefits are outlined briefly in the following paragraphs.

1. Disability and Dependents Pensions for Veterans

The Pension Act is the legislation under which pensions are awarded as compensation for disability or death related to military service.

The pension rate for total (100 per cent) disability of an

unmarried man is \$3,793.44 a year, a widow's pension is \$2,858.16, and the pension for the dependent parent of a deceased member of the forces is a maximum \$1,800.

Recent Amendments—Following amendments to the Pension Act which received royal assent on March 30, 1971, a 100 per cent pensioner suffering an exceptional incapacity may receive an additional amount of not less than \$800 and not more than \$2,400. Similarly, all ex-prisoners-of-war of the Japanese who have any disability are now eligible for a basic minimum payment equivalent to pension at the rate of 50 per cent. Qualified widows and orphans of deceased ex-prisoners-of-war of the Japanese are assured pension benefits.

Other amendments to the Pension Act include the following:

- clarification of entitlement to pension for members of the peace-time forces;
- broadening of entitlement to and increased amounts for clothing allowances;
- additional pension for loss of a paired organ or limb;
- provision for a widow or child to initiate or to continue an application for pension in respect of a veteran's disability during lifetime on which he had failed to make application;
- new regulations permitting all claimants whose applications have been rejected in the past to re-apply to the Canadian Pension Commission;
- provision for reinstating of pension in certain cases where a pensioned widow has remarried and she is left in a dependent condition through the death of her subsequent husband, or because the marriage has been dissolved;
- institution of a further appeal system with the introduction of the Pension Review Board.

Legal Assistance—Free legal aid has long been available to pension applicants to assist in the preparation and presentation of their claims. The 1971 amendments made the relationship between the applicant and his advocate that of solicitor and client. Applicants may also have the assistance of service officers of certain veterans associations and if they so wish, may engage at their own expense their own solicitor for that purpose.

Civilian War Pensions—Also eligible for pensions are certain groups of civilians whose activities were closely related to the war effort and who suffered injury or death as a result of such service. These groups include:

- Canadian merchant seamen of both world wars;

- non-Canadians who served in Canadian merchant ships in either war;
- Canadian voluntary aid detachments of World War I;
- Canadian welfare workers of World War II;
- Canadian transatlantic aircrew of World War II;
- Newfoundland Overseas Forestry Unit of World War II;
- Certain seamen and auxiliary services personnel who were prisoners of the Japanese. They are entitled to the same benefits as military personnel who suffered a similar fate.

Inquiries concerning pensions should be addressed to the Canadian Pension Commission, Veterans Affairs Building, Ottawa, Ont. K1A 0P4, or to the department's local offices (see list at the end of this section).

Any claimant who is unsatisfied with a decision of the commission may appeal to the Pension Review Board.

2. War Veterans Allowance and Civilian War Allowances

Veterans and certain groups of civilians (see "Civilian War Pensions") are eligible for an allowance if they meet the requirements of the War Veterans Allowance Act or part 11 of the Civilian War Pensions and Allowances Act.

To be eligible, a veteran must normally have served in a theatre of war or be in receipt of a pension for wartime disability; be over 60 years of age (male) or 55 (female veterans or widow), (or be considered to be incapable of self-maintenance because of physical or mental disability) and meet the financial and residence requirements of the legislation.

Effective April 1, 1973 maximum rates and total annual income ceilings permitted are as follows:

Item	Monthly Rate	Annual Income Ceiling
Single	\$151.14	*\$2,293.68
Married	\$257.21	*\$3,926.52
One Orphan	\$ 86.18	\$1,322.16
Two Orphans	\$151.14	\$2,161.68
Three or more Orphans	\$203.60	\$2,767.20

*Add \$120.00 a year where recipient or spouse is blind. In case of death, benefits are paid to widows and orphans.

3. Welfare and Treatment Services

These services include:

- an assistance fund for recipients of war veterans allowance

- or civilian war allowance benefits who reside in Canada and whose income is lower than the permitted maximum;
- education assistance** for the post-secondary education of children of war dead. Assistance is restricted to pensioned children attending, in Canada, educational institutions that require secondary school graduation or matriculation or equivalent standing for admission;
 - rehabilitation and welfare services** to assist veterans and their dependents in dealing with problems of social adjustment, particularly those associated with physical disabilities or the disabilities of increasing age;
 - treatment services** for all entitled veterans. These services include medical and dental care for pensioned veterans for their pensioned conditions, and to veterans who are WVA recipients;
 - hospital facilities**, comprised of eight active treatment hospitals and three domiciliary care homes. In addition, the National Defence Medical Centre in Ottawa admits patients suffering from acute and chronic illnesses requiring definitive treatment.
 - medical staff**, made up of private practitioners and specialists, and doctors in post-graduate residency training programs in medicine, surgery, psychiatry and other specialized areas.

4. Land Settlement and House Construction

Under the Veterans' Land Act, World War II and Korean Force qualified veterans may receive financial, technical and supervisory assistance up to March 31, 1974 if:

- they wish to engage in agriculture or commercial fishing on a full-time basis;
- they wish to acquire or build a home, or improve the one they already own;
- they wish to settle on provincial, federal or Indian reserve land.

Veterans already established may be approved for additional assistance up to March 31, 1977.

Loans to Farmers—A full-time farmer on an economic farm unit may receive a loan of up to \$40,000. He pays an interest rate of 3½ per cent on the first \$6,000 and 7 per cent, or whatever rate is in force at the time the loan is approved, on the balance.

Loans are repayable over various periods of up to 30 years.

Veterans must make a minimum down payment of 10 per cent towards the expenditure of the first \$6,000 and contribute

in cash or equity sufficient so that the loan does not exceed 75 per cent of the value of the farm and its stock and equipment. Part-time farmers may obtain a loan of up to \$16,000 with a minimum area of .4 acres. Veterans wishing to purchase small farms may borrow up to \$18,000.

In each case, the borrower must make an initial deposit of 10 per cent of the first \$6,000 and contribute an amount equal to 20 per cent of the remaining \$10,000. Interest rates and the maximum repayment period are the same as those for loans to full-time farmers.

Loans to Commercial Fishermen—Veterans wishing to engage in commercial fishing on a full-time basis may obtain a loan of up to \$16,000 to acquire a house and land. This amount can include \$1,200 for the purchase of fishing equipment. Two veterans can form a commercial fishing partnership which will provide them with a total of \$2,400 for the purchase of equipment.

5. Funeral and Burial Expenses

All or part of the funeral and burial expenses of a disability pensioner, who dies while being treated in hospital for a pensioned disability or as a result of such a disability, may be paid by the department or the commission.

Where a veteran dies having only a limited estate, a grant may be made towards the funeral and burial expenses where:

- he was a disability pensioner but died from an unrelated disability;
- he was a recipient of an allowance under the War Veterans Allowance Act or the Civilian War Pensions and Allowances Act;
- he died while receiving treatment or care in hospital for a non-pensioned condition.

If none of the above circumstances applies but he dies in destitute circumstances, and with no one to arrange a suitable funeral, the Last Post Fund will ensure that he is given an appropriate burial.

6. Counselling Service

Welfare Services officials are available to provide information, counselling, case-work and referral services to veterans and their survivors. They can be contacted in the 18 district offices and four sub-district offices of the department across Canada.

Addresses of Departmental Offices across Canada

Newfoundland

Sir Humphrey Gilbert Bldg.
Duckworth Street East
St. John's, Nfld.

Prince Edward Island

Dominion Bldg.
Queen and Richmond Streets
Charlottetown, P.E.I.

Nova Scotia

Camp Hill Hospital
Summer Street Entrance
Halifax, N.S.

New Federal Bldg.

Dorchester and Charlotte Streets
Sydney, N.S.*

New Brunswick

New Post Office Bldg.
Prince William Street
Saint John, N.B.

Quebec

Federal Bldg.
1141 Route de l'Eglise
Ste-Foy, Quebec 10, Que.

4545 Queen Mary Road
Montreal, Que.

Ontario

Billings Bridge Plaza
Riverside Drive and Bank Street
Ottawa, Ont.

New Federal Bldg.

Clarence Street
Kingston, Ont.*

Global Bldg.

480 University Ave.
Toronto, Ont.

National Revenue Bldg.

Main and Caroline Streets
Hamilton, Ont.

Royal Bank Bldg.

383 Richmond St.
London, Ont.

Dominion Public Bldg.

185 Ouellette Ave.
Windsor, Ont.*

Federal Bldg.

Worthington and Ferguson Streets
North Bay, Ont.

Public Bldg.

33 South Court St.
Thunder Bay, Ont.*

Manitoba

Commercial Bldg.
169 Pioneer Ave.
Winnipeg, Man.

Saskatchewan

Motherwell Bldg.
1901 Victoria Ave.
Regina, Sask.

Federal Bldg.

1st Avenue and 22nd Street
Saskatoon, Sask.

Alberta

Sam Livingstone Bldg.
510-12th Ave., S.W.
Calgary, Alta.

Sprague Bldg.

9943-109th St.
Edmonton, Alta.

British Columbia

Alvin Bldg.
1155 Robson St.
Vancouver, B.C.

816 Government St.

Victoria, B.C.

London, England

Canada House
Trafalgar Square
SW1A 2JB

*Sub-offices without district authorities.

Consumer Affairs

The Department of Consumer and Corporate Affairs offers the following programs and services with the welfare of the Canadian consumer in mind.

Box 99, Ottawa, K1A 0C9

Box 99 is a central mailing address where consumers from any part of the country can send their requests for information, help or advice about consumer products, legislation, standards, etc.

Each complaint received is studied and classified and problem areas which might require some kind of corrective action are identified.

The department also publishes a bulletin on how to choose services and products wisely and how consumers can protect themselves. It is available free by writing to the same Box 99.

Credit-buying Protection

Because of a recent change in the law, consumers who buy goods on credit, i.e., through promissory notes or postdated cheques, are no longer obliged to pay unconditionally if it turns out they were the victims of a fraudulent deal.

In the past, it was possible for someone to make a credit purchase, end up with a defective product or no product at all, and yet still have to pay.

Now consumers have better protection against this kind of thing happening. By always remembering to write the words "Consumer Purchase" on any note or postdated cheque, the consumer can, in accordance with the revised law, refuse to continue payment on a product which does not conform to the agreement reached with the vendor.

Inspection

Standards—Another way the department makes sure that Canadian consumers get what they pay for is by the regular inspection of things like supermarket weigh scales, gas pumps, precious metals, time-keeping devices and the quality, packaging and labelling of foods, to see that they conform to official standards.

Labelling—1. Hazardous Products: Under the Hazardous Products Act the government can regulate the sale,

importation or advertising of any poisonous, inflammable, explosive or corrosive consumer product or, in fact, any product which threatens the health or safety of the consumer. And all such products must now carry one or more of these official symbols* which indicate the nature and degree of the hazard:



Look for them!

A brochure entitled "How to Recognize Hazardous Products" can be obtained from the Consumer Services Branch, Department of Consumer and Corporate Affairs, Canadian Building, 219 Laurier Ave., West, Ottawa, Ont. K1A 0C9.

To make sure the law is adhered to, CCA does spot checks in stores and factories, with particular attention to toys.

And in Ottawa laboratories, technicians do flammability tests on children's clothing, sheets, blankets and other articles of bedding made in Canada or imported.

The Hazardous Products Act now allows effective measures to be taken to ensure greater protection for the consumer.

2. Textile Care: In consultation with industry and consumer organizations the department has also established symbols for the care of clothing (washing, bleaching, drying, ironing and dry cleaning). However, in this case, manufacturers are not obliged to use the method of labelling.

For further information, a brochure called "Care Labelling for Textiles" is available from the Consumer Services Branch (see address above).

3. Children's Clothing: Under its Canada Standard Sizes program the department has outlined a system of size labelling that is based on body measurement rather than age, thus making it much easier to choose clothes that will fit.

As yet there is no similar program for adult clothing.

*The symbol tells the nature of the hazard; the surrounding shape the degree. Triangles mean caution. Diamonds mean warning. Octagons mean danger.

Consumer Affairs—Regional Officers

Atlantic Region

Mr. A. A. Baird
Regional Manager, Consumer
Affairs
Department of Consumer and
Corporate Affairs
6th Floor, Montreal Tower
5151 George St.
Halifax, N.S.

Quebec Region

M. Etienne Loranger
Regional Manager, Consumer
Affairs
Department of Consumer and
Corporate Affairs
1441 St. Urbain St., 3rd floor
Montreal 129, Que.

Ontario Region

Mr. D. D. Quiring
Regional Manager, Consumer
Affairs
Department of Consumer and
Corporate Affairs
706, Global House
480 University Ave.
Toronto, Ont. M5G 1V2

Prairie Region

Mr. R. H. McKay
Regional Manager, Consumer
Affairs
Department of Consumer and
Corporate Affairs
412, Federal Building
269 Main St.
Winnipeg, Man. R3C 1B2

Pacific Region

Mr. P. E. Dionne
Regional Manager, Consumer
Affairs
Department of Consumer and
Corporate Affairs
P.O. Box 10059
Pacific Centre Ltd. (25th floor)
700 West Georgia St.
Vancouver 1, B.C.

Sources of Information

To make it easier for Canadians to get information about the federal government, Information Canada has set up a network of Information Canada Centres. These combine the functions of government bookstore and enquiry facility, sometimes under one roof, sometimes in two locations. To ask a question about federal government administration, programs or services contact one of these centres in person, by telephone or by letter. Enquiries are either answered on the spot or referred to the most appropriate government information services. Thousands of departmental publications—including some free ones—are available through the Information Canada Centres, and through the agency's central mail order service in Ottawa.

List of Information Canada Centres

Ottawa
Information Canada Centre
171 Slater St.
Ottawa, Ont. K1A 0S9

Toronto
Information Canada Centre
221 Yonge St.
Toronto, Ont. M5B 1N4

Vancouver
Information Canada Centre
800 Granville St.
Vancouver, B.C. V6Z 1K4

Halifax
Information Canada Centre
1683 Barrington St.
Halifax, N.S.

Montreal
Information Canada Centre
Bookstore
640 Ste-Catherine St., West
Montreal, Que. H3B 1B8

Winnipeg
Information Canada Centre
Bookstore
393 Portage Ave.
Winnipeg, Man. R3B 2C6

Enquiries
Suite 805
1255 University St.
Montreal, Que. H3B 3W3

Enquiries
960 Portage Ave., Room 300
Winnipeg, Man. R3C 0R4

For mail orders, write to:

Information Canada Mail Order Service
171 Slater St.
Ottawa, Ont. K1A 0S9

The many federal government departments have their own information services. To learn more about their activities, you may contact them directly. Enquiries should be sent to the following addresses:

Agriculture

Information Division
Department of Agriculture
930 Carling Ave.
Ottawa, Ont. K1A 0C7

Communications

Information Services
Department of Communications
100 Metcalfe St.
Ottawa, Ont. K1A 0C8

Consumer and Corporate Affairs

Information and Public Relations
Department of Consumer and Corporate Affairs
219 Laurier Ave. West
Ottawa, Ont. K1A 0C9

Energy, Mines and Resources

Public Relations and Information Services
Department of Energy, Mines and Resources
588 Booth St.
Ottawa, Ont. K1A 0E4

Environment

Information and Consumer Branch
Department of the Environment
Fontaine Building
Hull, Que. K1A 0H3

External Affairs

Information Division
Department of External Affairs
125 Sussex Drive
Ottawa, Ont. K1A 0G2

Finance

Information Service
Department of Finance
160 Elgin St.
Ottawa, Ont. K1A 0G5

Indian Affairs and Northern Development

Public Information Adviser
Department of Indian Affairs and Northern Development
400 Laurier Ave. West
Ottawa, Ont. K1A 0H4

Industry, Trade and Commerce

Publicity Branch
Department of Industry, Trade and Commerce
122 Kent St.
Ottawa, Ont. K1A 0H5

Justice

Departmental Assistant to the Minister of Justice
Department of Justice
Corner of Wellington and Kent Streets
Ottawa, Ont. K1A 0H8

Labour

Public Relations and Information Services
Department of Labour
340 Laurier Ave. West
Ottawa, Ont. K1A 0J2

Manpower and Immigration

Information Service
Department of Manpower and Immigration
305 Rideau St.
Ottawa, Ont. K1A 0J9

National Defence
Information Services
Department of National Defence
125 Elgin St.
Ottawa, Ont. K1A 0K2

National Health and Welfare
Information Services Directorate
Department of National Health
and Welfare
Tunney's Pasture
Ottawa, Ont. K1A 0K9

National Revenue—
Customs and Excise
Information Services
Department of National Revenue
Customs and Excise
444 Sussex Dr.
Ottawa, Ont. K1A 0L5

National Revenue—Taxation
Information Services
Department of National
Revenue—Taxation
875 Heron Rd.
Ottawa, Ont. K1A 0L8

Post Office
Public Affairs Branch
Post Office Department
Riverside Drive
Ottawa, Ont. K1A 0B1

Public Service Commission
Public Relations Division
Public Service Commission
320 Queen St.
Ottawa, Ont. K1A 0M7

Public Works
Information Services
Department of Public Works
Riverside Drive
Ottawa, Ont. K1A 0M2

Regional Economic Expansion
Information Division
Department of Regional Economic
Expansion
161 Laurier Ave. West
Ottawa, Ont. K1A 0M4

Science and Technology
Information Services
Ministry of State for Science and
Technology
140 Wellington St.
Ottawa, Ont. K1A 1A1

Secretary of State Department
Information Services
Department of the Secretary of
State
Lord Elgin Plaza
Ottawa, Ont. K1A 0M5

Solicitor General
Information Services
Department of the Solicitor
General
365 Laurier Ave. West
Ottawa, Ont. K1A 0P8

Supply and Services
Communications and Public
Relations
Department of Supply and Services
123 Slater St.
Ottawa, Ont. K1A 0S5

Transport
Public Affairs
Ministry of Transport
330 Sparks St.
Ottawa, Ont. K1A 0N5

Treasury Board
Communications Division
Treasury Board Secretariat
160 Elgin St.
Ottawa, Ont. K1A 0R5

Urban Affairs
Communications Division
Ministry of State for Urban Affairs
355 River Rd.
Ottawa, Ont. K1A 0P6

Veterans Affairs
Public Relations
Department of Veterans Affairs
Corner of Wellington and Lyon
Streets
Ottawa, Ont. K1A 0P4

This free brochure is one of the Citizens' Services Series, compiled and published by Information Canada. The Series has been prepared to inform you of a variety of Federal programs and services that could be of particular interest to you.



Information
Canada

